IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Tim Kerry Keyes et al.

Art Unit: 3692

Serial No.: 10/035,968

Examiner: Graham, Clement B.

Filed: December 31, 2001

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For: METHODS AND SYSTEMS

FOR ASSESSING LOAN

PORTFOLIOS

AMENDMENT AFTER FINAL

Hon. Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Applicants respectfully request reconsideration and entry of the following amendment submitted in response to the Office Action dated May 2, 2007, and made final.